

(Include Holding Company Where Applicable)

PACIFIC COMMERCE BANK



Point of Contact:	Richard Koh	RSSD: (For Bank Holding Companies)	0	
UST Sequence Number:	162	Docket Number: (For Thrift Holding Companies)		
CPP/CDCI Funds Received:	4,060,000	FDIC Certificate Number: (For Depository Institutions)	57065	
CPP/CDCI Funds Repaid to Date:		Credit Union Charter Number: (For Credit Unions)		
Date Funded (first funding):	December 28, 2008	City:	LOS ANGELES	
Date Repaid ¹ :	N/A	State:	California	
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¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

Х	Increase lending or reduce lending less than otherwise would have occurred.				
	New loan production was approximately \$16 million in 2011. The CPP funds continued to provide the necessary capital support to our				
	bank to make loans to small businesses for working capital, acquisition of equipment, inventory, and real properties.				





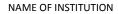
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	To the extent the funds supported increased lending, please describe the major type of loans, if possible (residential mortgage loans, commercial mortgage loans, small business loans, etc.).
	The break down of new loan originations in 2011 is as follows:\$3.5 million in SBA loans, \$5 million in business loans, \$7 million incommercial real estate loans, and \$0.5 million in consumer loans.
Х	Increase securities purchased (ABS, MBS, etc.). The bank purchased approximately \$20 million in agency MBS securities and \$3.6 million in GSE agency bonds.
	The bank purchased approximately \$20 million in agency MBS securities and \$3.6 million in GSE agency bonds.
	Make other investments.



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Reduce borrowings. Increase charge-offs. The bank had written off close to \$3.2 million in non-performing loans in 2011.		on-performing assets. 3.4 million in reserves for non-performing assets in 2011.	
Increase charge-offs.	The bank provisioned	5.4 million in reserves for non-performing assets in 2011.	
Increase charge-offs.			
Increase charge-offs. The bank had written off close to \$3.2 million in non-performing loans in 2011.	Reduce borrowings.		
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	THE Dank Hau WHILLEH	if close to \$5.2 million in non-performing loans in 2011.	







(111)	include Holding Company Where Applicable)				
PA	PACIFIC COMMERCE BANK				
	Purchase another financial institution or purchase assets from another financial institution.				
	Held as non-leveraged increase to total capital.				



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As a	result of improvi	ng the balance s capital has allow	heet, the bank wa ed the bank to furt	s able to raise \$5 r ther strengthen its	nillion in new comr	n January of 2011.The dits, and toallocate resource
to s	trengthening and	building relation	nships with our cus	stomers.		



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Please describe any other actions that you were able to undertake with the capital i	nfusion of CPP/CDCI funds.